

Right Sharing OF WORLD RESOURCES

THIRD QUARTER, 2011
VOLUME XXXVIII, NUMBER 3
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Right Sharing of World Resources is a Quaker organization which supports grassroots income-generating projects in the developing world and encourages economic discipleship in the United States.

GOD CALLS US
TO THE RIGHT SHARING OF
WORLD RESOURCES,
FROM THE BURDENS OF
MATERIALISM AND POVERTY INTO
THE ABUNDANCE OF GOD'S LOVE,
TO WORK FOR EQUITY THROUGH
PARTNERSHIP WITH OUR SISTERS
AND BROTHERS THROUGHOUT
THE WORLD.

FIELD TRAINING STRENGTHENS WORK

This issue of our late summer newsletter is focused on RSWR's in-country (Sierra Leone, India, and Kenya) training programs. Specifically, we lift up the February, 2011 capacity training in Sierra Leone, the May, 2011 proposal writing seminar in India, and the May, 2011 symposium with five current RSWR partner groups (over 100 women) in Kenya. This issue concludes with Program Director, Cindi Goslee's, impressions from her May visit with project partners in Kenya.

The practice of providing training in various aspects of micro-credit project design and implementation, as well as offering ongoing support to current partners is a venture RSWR began over three years ago. We now have field staff in each of the three counties in which we work; Harold Johnson in Sierra Leone, Dr. R. Kannan in south India, and Samson Ababu in Kenya. With the resources that they have been able to gather, we can help small, grassroots non-governmental organizations (NGO) in India learn problem identification and steps toward problem solution, help current partners in Sierra Leone establish business plans with the women beneficiaries, and help partner groups in Kenya share and learn from one another in order to strengthen their work.

All of the field work now being done in east (Kenya) and west (Sierra Leone) Africa has been made possible by generous gifts to the RSWR capital campaign. Over time we must transition the financial support of this work to annual giving, the gifts that you provide us. There are a number of ways that RSWR supporters can help support

our Africa field work, as well as providing general support:

- Join us electronically (send us an email or use the form on our website). By doing this you save us \$5 a year in the cost of printing and mailing the newsletter. An added bonus to the electronic newsletter is that it is in high definition and full color.
- As you move to electronic communication, don't forget a donation. It's easy to forget a gift without the envelop that comes with the hard copy newsletter.
- Make a gift online via our secure website.
- Consider becoming a Regular Donor via a direct deposit from your bank account or by using your credit card. Details are on the website or by contacting the office.
- As we increasingly communicate electronically, we will have greater opportunity to share with you through our blog, our Facebook page, and e-newsletter. These resources will be used to share more effectively about our work, and to hear from you about what you want to learn about and hear from us.

The reports following (presented in only slightly edited form, to provide a clearer sense of how each of the events was experienced), represent only a small portion of the wonderful work that our field staff are conducting in-country. We look forward to bringing you more excerpts of this work in this newsletter, on our Facebook page, and in our blog.

—Roland Kreager

CAPACITY TRAINING IN SIERRA LEONE

On February 7-10, 2011 RSWR field staff, Harold Johnson, organized a four-day capacity building workshop for RSWR project partners. Twenty-two participants, representing sixteen NGOs, were in attendance. All of the attendees had been recent, or were current recipients of RSWR grants. This was the first such training RSWR has offered our project partners in Sierra Leone.



Ahmed Muckson Sesay

was a RSWR partner in 2004 and 2008. Muckson continues to be extremely instrumental in working for peace and reconciliation after the rebel war in Sierra Leone, and also is a leader in economic development. Mr. Sesay was assisted in the training by Mr. Patric Umaro Koro-mo, lecturer at the University of Makeni.

Mr. Johnson introduced the training program to the participants by stating that the primary reason for the workshop is to help build the capacity of the project holders, so that they might implement and manage the project sustainably. Effective management of a micro-credit project will enhance the success of the beneficiaries and create a multiplying effect as the

funds are revolved in their communities.

The workshop participants were formed into groups of six persons with a chairperson, secretary and four other members in each group. Care was taken to assure a gender balance in each group. Throughout the program, each group met together to discuss the topic at hand so that they might explore their understanding of each topic prior to its presentation to the larger group.

Micro-credit, its history and application was the first topic addressed. This module of the training assisted the participants in deepening their understanding of group and individual loans and loan recovery. On day two, the presenters focused on developing business plans. This portion of the training explored market research, marketing strategies and book keeping for successful business management.

On day three, group formation and develop-

ment, the necessity of training and the role of leadership were presented. Mr. Sesay led the participants through exercises to develop knowledge of group formation, membership identification, membership requirements and group management. He also discussed a participatory model of group management and the characteristics of good leadership.

The final day of this capacity training focused on the cycle of project management with the necessity of establishing a logical framework for the project, providing ongoing monitoring and components of a realistic project evaluation.

Lastly, Mr. Sesay led the group through steps for good proposal writing, incorporating clear goals, objectives, activities and expectations. He assisted the group in budget development and in the

final phase of reporting to donor sources. The workshop closed with enthusiastic appreciation from the participants and a request for more training sessions.

—Cindi Goslee

The training was facilitated by Ahmed Muckson Sesay, director of OPARD/SL (Organisation for Peace, Reconciliation, and Development - Sierra Leone). An early NGO affiliation of Mr. Sesay, Ishaak Mucksons Integrated Rural Development Project,



Children in RSWR partner village



Harold Johnson and Safiatu Sankoh

PROPOSAL DESIGN WORKSHOP IN INDIA

RSWR's India field staff, Dr. R. Kannan, organizes three types of training programs through the year; an orientation to micro-credit and RSWR, a proposal design and writing workshop, and a capacity building workshop for newly approved project partners. The first two workshops are made available to new, small NGOs seeking basic capacity building skills. Some, but certainly not all, of those groups who participate send RSWR a proposal for funding. To convey the depth and breadth of one of these workshops, we lift up the May, 2011 two-day workshop on proposal development. The workshop was hosted by a RSWR past partner, SPREADS (Society for People's Research, Environmental Affairs and Development Service) and was facilitated by a professional in project design, Mr. C. Tamilselvan.

Mr. Tamilselvan first asked the participants (all leaders of local NGOs) to articulate the economic needs prevalent in their communities. The participants were divided into four small groups and assigned the task of identifying one common community economic problem. When the larger group reconvened, attendees shared ideas and considerations which helped the groups to expand and enrich their problem statements.

The groups presented problems such as: 1) One hundred brewery workers lost their jobs due to sexual harassment, abuses and exploitation in the work place. The women currently have no income with which to support their families; 2) Tribal, Dalit and backward communities' women in Chittoor District have inadequate income due to non availability of regular employment opportunities.

In the second phase of the day, Mr. Tamilselvan asked the participants for suggestions of income-generating projects that could help solve the problems presented in step one. He stressed to the NGO leaders that these activities should be feasible using the following factors; they must be based on skills and resources that the people already have, they must meet local needs, and they must ensure regular income for those engaged in the activities.

The small groups reconvened to design a detailed income-generating activity and a business plan to address their identified problem. Afterwards, the business plans of each group were presented to the entire assembly for questions and comments. This feedback helped the groups sharpen and enhance their plans.

In the third phase of the program, Mr. Tamilselvan introduced the SMART (Specific, Measurable, Attainable, Realistic, and Timely) pro-



Workshop small group session



Dr. R. Kannan (on left)

gram design with specific goals and objectives required for good project design. The small groups were asked to use the SMART model to re-frame their projects.

For the evening, the participants were assigned the homework of creating a project following the framework they had learned and practiced in their small groups. The NGO leaders took this task very seriously and worked long hours into the night to complete their proposals.

In the second day of the workshop, Mr. Tamilselvan taught the importance of creating a time-based plan and writing a clear, detailed budget for the project activities. With this information, the large group created a model project budget together.

Lastly, Mr. Tamilselvan discussed ensuring the sustainability of a project, including creating a permanent structure for managing the project and revolving the funds to new beneficiaries. The participants reconvened into small groups to create a hypothetical budget, time-frame, and sustainability plan, which was then presented to the larger group for input and suggestions.

KENYA PROJECT SYMPOSIUM

On May 7, 2011, RSWR field staff, Samson Ababu, organized a capacity-building symposium for five current and recent past project partners. The symposium was held at Mibihi Friends Church in Western Kenya. Over 100 women from the five groups (Mwendinye Friends Women Group, Bugamangi Friends Women Group, Mwenyelizi Friends Women Group, Mukonyi Friends Women Group and Lusuka Friends Women Group) attended. The purpose of the symposium, as articulated by Mrs. Dinah Kegode of the Mwenyelize group was “to look afresh at what the groups were doing, explain their success or failures and identify the way forward”.



Samson Ababu

The following article is excerpted from a report written by Evans Luseno, a retired Quaker journalist, who has been assisting some of the United Society of Friends Women (USFW) groups in Kenya with proposal writing, and who assisted in facilitating the symposium.

The symposium started with a morning devotion led by pastor Judith Ngoya of Friends United Meeting - Kisumu. She prayed and delivered a sermon from Luke 19:11-26. The message about the king and his ten servants was a powerful message for the participants.

The symposium was declared open by RSWR field staff Samson Ababu. He welcomed all the participants and guests and expressed gratitude to RSWR for its valuable cooperation in giving grants to Kenyan Quaker women. He stated that the objectives of the symposium were for the women participants to discuss, in depth, the role of RSWR grants, and the women’s activities in the improvement of their livelihood. He said the women had gathered to share ideas and experiences. The end goal of the exchange of ideas and experiences is to understand and, not only become informed active participants in the development activities of the groups present, but most importantly, to become dynamic and effective agents of development. In encouraging the women in the promotion of social, economic and educational development, Samson said, “We should singly and collectively endeavor to teach, encourage and support each other so that each one of us is able to improve in social, economic

welfare, and material status. I hope and trust that at the end of the symposium we shall come out well informed and reasonably equipped to formulate workable strategies and modules to tackle and alleviate poverty in our communities.”

Poverty, he said, does not exist in a vacuum. There are factors and causes of poverty which include:

Lack of resources

Lack of initiative and drive (apathy)

Fear of risk taking

Lack of know how (problem of management)

Ababu said poverty can be confronted and turned into a manageable challenge. Unless confronted, poverty becomes a vicious cycle. He cited women’s empowerment as the ultimate solution to social and economic development. RSWR makes small grants to women groups who are struggling to get scarce capital in order to make their business profitable. It is therefore RSWR’s wish that the funds given to women groups be properly utilized.

Several hours of the day were devoted to each of the group’s presentation of a report on their work. The women shared information about what has gone well for them and what has been difficult. They spoke about the amount of loan money distributed, the number of beneficiaries, the amount of second and third loans distributed and loans given to new members of the group. Some of the groups have enlarged in membership, some have declined. The reason given for the decline was illness or death, or sometimes because of members who did not want to follow the by-laws of the group.

One group of thirty members initially received Kshs. 330,000 (\$4,125) in 2009. To date, some



Cindi Goslee speaking to symposium

of that group's members, who have repaid their loans, have received second and third loans and new members are now receiving loans. Another group lost almost half of its membership because of a division in the group, and has been struggling to make loan repayments. Another group stated that "since receiving the grant from RSWR, members have made remarkable progress toward addressing the challenges facing them economically. Members understand the concept of working hard to improve their livelihood and move away from hand-to-mouth practices."

Speaking on the topic *Micro-Finance and Savings*, RSWR Program Director, Cindi Goslee, explained the reason RSWR gives loans to women. Defining the qualities of women, she said women are often among the poorest people. They have plenty of responsibilities at their hands, and they have so many children to take care (a number of women in attendance indicated that they have 5-9 children in their care!). RSWR understands the needs and the strengths of women and believes that women are capable of improving livelihoods in the community. Cindi said women are the economic actors in the informal sector and must be provided access to the services that allow them to increase the contribution to their families and communities. She said RSWR has a deep-seated belief that women have much to contribute to any economy if given proper access to capital, and to business training. She observed that RSWR believes that it can best help women raise themselves out of poverty via the practice of micro-enterprise and, as a result, meet their ultimate development goals of improving their family and community economies by creating wealth.

She asked the women to take an example of a

strong tree with healthy branches that bears fruits and seedlings for more trees to be planted and fruits harvested. She said the groups must work with a commitment. Women were further urged to avoid being jealous to each other because that does not help, but divides people and brings problems.

In his summary and discussion of the way forward, Africa Quaker Vision chairman, Lotan Migaliza, emphasized that, "It must be understood that funds received from RSWR are not free money. It is not charity, but is a one-time loan (seed money) provided for start-up support. As such, it forms the loan capital which must be repaid, together with interest to the revolving fund". Lotan called upon members present to observe good practices such as:

1. Groups having by-laws
2. Leaders offering credible leadership
3. Groups embracing the culture of trainings (capacity building)
4. Treasurers keeping proper books of accounts
5. Planning well for projects. Members should not be rushing to take loans without proper plans.
6. Members internalizing the project activities fully and identifying the risks and challenges of the projects.

In closing the activities of the day, the group identified the following as the way for the future:

1. Better coordination between the funded groups
2. Encourage team work and sharing of available information
3. Harmonize and coordination of the activities of every group
4. Inform and educate each other
5. Come out with a realistic small-scale businesses
6. Identify resources and how to utilize RSWR funds

—Evans Luseno

WOMEN'S WORK IN KENYA

From May 5-12, 2011, I traveled in Western Kenya with our field staff, Samson Ababu. We visited seven RSWR partner groups and facilitated the symposium at Mbihi Friends Church.

Travel to and among RSWR partners is always an eye-opening experience for me as RSWR's Program Director who, throughout most of the year, only get a paper glimpse of our partner's work. It is often an exhilarating and encouraging experience, sometimes I develop a few concerns, and always it is a time of great learning. An enormous aspect of RSWR's view toward partnering is that our project partners are always teaching us about their particular needs and their particular strengths. We attempt to incorporate that learning from our partners and move them into opportunities to adapt and grow our program in ways that meet the needs and maximize the strengths of the people with whom we work.

Following, I will highlight two of our visits and the things that each group taught me about RSWR's work in Kenya.

Our first visit on May 5 was with Kamobo Friends Luminary Group in Kapsabet. KFLY is a group of young women in their 20s and 30s, from two tribes, Nandi and Luhya. They are all members of Tuloi Yearly Meeting. These women are very well organized under the good leadership of the chair, Raynor Chelegat.

The group was first formed to engage in micro-credit through Kenya Women Finance Trust. Through that organization, group members received short-term loans, to be repaid in one month at 24% interest. The high interest and short-term loan was onerous for them. Now, with RSWR support, they have found the ability to repay their loan back to the group, at a more reasonable interest rate and longer term, most helpful.

These women appear well organized and several of the group members have good business acumen. For example, Raynor (the group's chair) has



Nangili Friends Women Group member

a beauty shop in the village. She has trained other women and has at least one woman assisting her now. Her assistant, Julia, only sold milk for a living previously. But, after beauty training, she now sells

milk in the early morning and evening and works at the shop during the day with the investment from her RSWR loan.

Dorrie started her business as a food stall selling prepared food. Today she has a hotel (cafe) which serves meals. When we visited Dorrie's business, it was filled with school children having lunch.

A portion of KFLG group members have received more than one loan. Raynor, the chair, said that current members can get up to three loans before repaid funds can be lent to new members. I learned from KFLG and several other groups, that the Kenyan groups often release the RSWR funds in stages. When the group receives the RSWR grant, they put it in their bank account and then disburse loans. In some groups, they disburse very small amounts (Ksh.2,000, \$22) for the first loan. After the loan is repaid with interest, second and third, larger loans can be given. Distributing loans



Kamobo Friends Luminary Group

in this manner helps the group members take initial steps to establish their business and learn about repayment. It also helps test members' willingness and ability to repay.

On May 9 we visited with Nangili Friends Church Women Group near Kitale. The leader of NFCWG, Priscilla Ligaga, is a retired banker. Nangili is another very well-organized group which was able to present us with excellently kept financial records and a copy of a loan agreement form that they have devised for the members. This form, which spells out the repayment plan, interest, loan amounts and security for the loan, also requires the signature of the spouse. The group informed us that the husband's signature on the form is required, not to obtain his permission, but to help him to engage in the process and to, therefore, be more supportive of his wife. This group, which learned of RSWR at a yearly meeting conference, had several other visitors with them for the day to learn more about RSWR. Just as they had learned through other women's groups, they have been spreading the word about RSWR.

NFCWG members comprise women with a mixture of income levels. Some, such as the group leader, are quite stable economically. Some are single women trying to eke out a meager living for themselves and their children. One of many things I learned from NFCWG is that, in Kenya, most of the groups are mixed economically. Those who are reasonably comfortable economically are the group leaders. These leaders also take loans and participate in the micro-credit scheme. They keep the books, train other members and form the Executive Committee. Their significance to the group is as leader, trainer and model. Without them the group, most likely, would not function as well because the poorer women are often illiterate and do not have as good an understanding of micro-credit.

In India and Sierra Leone, the leaders and trainers for the women of a RSWR-supported project are NGO directors. In Kenya, the USFW women themselves comprise the groups and do not have the outside leadership of an NGO. In effect, the more economically stable leaders of the Kenyan groups serve in a similar capacity as the NGO leaders serve in other countries.



Raynor at her beauty shop

Prior to this visit with the Kenyan women's groups, we did not have an understanding of the two processes described above. In fact, we might have felt they were not healthy processes and might have insisted that all of the grant money be im-

mediately released, and that only the poorest of the poor be members of the group. With the privilege of spending time with our Kenyan partners, we came to realize that the models they have established help them provide checks and balances and the necessary support they need in their micro-credit work. Only in partnering and truly being willing to learn from one another can we grow our programs in the manner which best meets the needs of each culture and each country where RSWR is located.

—Cindi Goslee

HOW TO SUPPORT RIGHT SHARING

SEND US YOUR EMAIL.

To do so, either visit the website or drop us an electronic note. We want to move to an Internet-based mode of communication (including electronic delivery of the newsletter. Every person who switches to electronic delivery saves us \$5 per year), and we need your email to do this. If you would still like to receive the newsletter on paper, that is fine. However, it very valuable and helpful to us if we can communicate electronically.

MAKE A ONE-TIME GIFT

A) Mail (mail-in form provided); B) On-line (www.rswr.org); C) IRA distribution; D) Stocks and bonds; G) Tangible property¹. Contact the RSWR office for details regarding transfer of stock, bonds, and property.

¹ Upon acceptance by RSWR

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A) Bequests (include RSWR in your will); B) Designate RSWR as a beneficiary of your life insurance; C) Designate RSWR as a beneficiary of your retirement plan (annuity, pension, Keogh, 401-k, 403-b, or IRA).

BECOME A RSWR REGULAR DONOR

Your gift (of at least \$10) can be made to RSWR regularly (monthly, quarterly, or other donor-

definition). Such gifts can be made either a withdrawal from your checking or savings account, or your credit card (Mastercard, Visa, Discover). Contact the RSWR office or the RSWR website for a brochure and authorization form.

MAKE AN INTEREST-FREE LOAN

Loans can be recalled within 180 days. Current interest-free loans provided RSWR with \$4,650 in 2010. Contact the RSWR office, or the website, for details and a loan form.

HOST A RSWR PRESENTATION

RSWR staff are available for presentations on Right Sharing's grant-making work, simplicity as a spiritual discipline, and Sabbath economics.

SAVE STAMPS

Stamps should be sent to Earl Walker (Quaker Missions), Claremont Friends Meeting, 449 Alamosa Drive, Claremont, CA 91711. This project has provided over \$50,000 to RSWR and other Quaker organizations.

REMEMBER RSWR AT SPECIAL TIMES

In lieu of gifts at Christmas, birthdays, marriages, or other special times, ask that a gift be made to RSWR. Make a gift to RSWR in honor of the life of a person who has recently died. Cards are available on-line or via the office.

HAVE A SIMPLE MEAL

Contact the RSWR office or RSWR website for resources to do a Simple Meal. The Simple Meal is a wonderful way to have fun raising money and awareness at the same time.



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TO OUR DONORS

Approved project support for 2011 totals \$252,500. We currently have 47 project partners, and welcome your gifts to meet the needs of all of these projects. **There are 3 projects for which 100% of a contribution restricted to that project will go directly to the project.** For a complete list of these projects, and a description of their work, go to the RSWR website, www.rswr.org. Meetings and churches which would like to be involved in any special way with any of the projects should contact:

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